From:
Thomas H. Billingslea, Jr.
401 West A Street, Suite 1680
San Diego, CA 92101
Billingslea@THB.coxatwork.com

Date: 11/20/2015

To:
JENNEFER R. LOFTIS
9236 VIA ANITA
SANTEE, CA 92071

Case No. 14-08911-LT

XXX-XX-3687

This is your Periodic Report of your case, our records indicate the following:

Bar Date: Mar 12, 2015
You have paid the Trustee a total of: $6,000.00

Over the past twelve calendar months, we have received the following payments:

[12/09/2014 2892 $500.00] [01/14/2015 560 $500.00] [02/18/2015 570 $500.00]
[03/17/2015 579 $500.00] [04/14/2015 585 $500.00] [05/12/2015 594 $500.00]
[06/16/2015 601 $500.00] [07/14/2015 611 $500.00] [08/17/2015 616 $500.00]
[09/15/2015 622 $500.00] [10/21/2015 629 $500.00] [11/17/2015 645 $500.00]

Your balances are:

Name	Claim Amount	Principal Paid	Interest Paid	Balance Owed
AMERICAN INFOSOURCE LP	$669.59	$0.00	$0.00	$0.00
AMERICAN INFOSOURCE LP	$1,243.73	$0.00	$0.00	$0.00
BANK OF AMERICA	$21,102.27	$1,998.17	$602.83	$19,104.10
CAVALRY PORTFOLIO SERVICES LLC	$792.49	$0.00	$0.00	$0.00
Cerastes LLC	$1,365.58	$0.00	$0.00	$0.00
Comenity Capital Bank/Paypal Credit	$2,005.78	$0.00	$0.00	$0.00
DJ RAUSA	$2,598.00	$2,598.00	$0.00	$0.00
JENNEFER R. LOFTIS	$0.00 Not Filed	$0.00	$0.00	$0.00
NSLP	$9,546.22	$0.00	$0.00	$0.00
PORTFOLIO RECOVERY ASSOCIATES	$667.67	$0.00	$0.00	$0.00
PORTFOLIO RECOVERY ASSOCIATES	$1,189.25	$0.00	$0.00	$0.00
PORTFOLIO RECOVERY ASSOCIATES	$415.58	$0.00	$0.00	$0.00
PORTFOLIO RECOVERY ASSOCIATES	$504.12	$0.00	$0.00	$0.00
QUANTUM3 GROUP	$1,095.05	$0.00	$0.00	$0.00
QUANTUM3 GROUP	$615.41	$0.00	$0.00	$0.00
QUANTUM3 GROUP	$876.80	$0.00	$0.00	$0.00
QUANTUM3 GROUP	$3,473.18	$0.00	$0.00	$0.00

Tentative Payout as reflected on 13network.com.

Case: 14-08911-LT

Creditor Type	Cost	No Cost	SubTotal	Trustee	Total
Secured	$16,250.09		$16,250.09	$1,166.94	$17,417.03
Secured Arrears	$2,854.01		$2,854.01	$204.95	$3,058.96
Unsecured					
Priority					
Attorney					
Attorney (Type 5)					
Continuing Debt Arrears					
Totals	$19,104.10		$19,104.10	$1,371.89	$20,475.99
Balance on Hand	$500.00				
Tentative Payoff Amount					$19,975.99
Continuing Payments					
Regular Payments	$450.00		$450.00	$32.32	$482.32
Interest	$46.17		$46.17	$3.32	$49.48
*Tentative Payoff Amount plus Interest					$20,025.47

***Tentative pay-off amount is subject to adjustment based upon the closing audit. When the tentative amount is received by the Chapter 13 Trustee, a closing audit is commenced. The closing audit examines whether the debtor has met the Applicable Commitment Period (36 times plan payments for below median debtors; 60 times plan payments for above median debtors). If the applicable commitment period has not been met, the Trustee may request a higher dividend (i.e. percent) to unsecured creditors.**

There are various reasons which could affect a pay-off calculation for a case. Illustration include (i) a late claim, (ii) a claim that was not identified until our pre-close audit, (iii) where your plan provides unsecured creditors to receive the greater of a designated percentage or a pro-rata share and a final reset has not occurred, (v) where the debtor's plan is scheduled to complete in less that your Applicable Commitment Period and provided for less than 100% dividend to unsecured creditors, the Trustee reserves the right to modify said plan.

Sincerely,

/s/ Thomas H. Billingslea, Jr.

Chapter 13 Trustee
Billingslea@THB.coxatwork.com

DJ RAUSA
Law Offices of DJ Rausa
1081 Camino del Rio South, Suite 207
San Diego, CA 92108

Thomas H. Billingslea, Jr., [SBN 144483] Chapter 13 Trustee
Todd Headden [SBN 269282] Research Attorney
401 West A Street, Suite 1680
San Diego, CA 92101
(619) 233-7525 (Phone)
(619) 233-7267 (Fax)
billingslea@thb.coxatwork.com (email)

UNITED STATES BANKRUPTCY COURT

SOUTHERN DISTRICT OF CALIFORNIA

In re: LOFTIS, Last Name of Debtor.	Case No.: 14-08911-LT-13 **CERTIFICATE OF SERVICE** **PERIODIC REPORT TO DEBTOR**

I, Maritza Santin, am employed at the office of Thomas H. Billingslea, Jr., Chapter 13 Trustee. I am over the age of eighteen and am not a party to the within action. The Trustee's business address is: Thomas H. Billingslea, Jr., Chapter 13 Trustee, 401 West A Street, Suite 1680, San Diego, CA 92101.

I served the document described as: **PERIODIC REPORT TO DEBTOR** enclosed in a sealed envelope with postage thereon fully prepaid in the United States mail to the address indicated on page 1 of the Periodic Report To Debtor in the upper left hand corner.

I declare under penalty of perjury that the foregoing is true and correct.

Dated: 12/02/15
San Diego, CA

Maritza Santin, for
Thomas H. Billingslea, Jr.,
Chapter 13 Trustee

Thomas H. Billingslea, Jr., [SBN 144483] Chapter 13 Trustee
Todd Headden [SBN 269282] Research Attorney
401 West A Street, Suite 1680
San Diego, CA 92101
(619) 233-7525 (Phone)
(619) 233-7267 (Fax)
billingslea@thb.coxatwork.com (email)

UNITED STATES BANKRUPTCY COURT

SOUTHERN DISTRICT OF CALIFORNIA

In re: LOFTIS, Last Name of Debtor.	Case No.:14-08911-LT-13 **CERTIFICATE OF SERVICE** **PERIODIC REPORT TO DEBTOR**

I, Frank Pizzo, am employed at the office of Thomas H. Billingslea, Jr., Chapter 13 Trustee. I am over the age of eighteen and am not a party to the within action. The Trustee's business address is: Thomas H. Billingslea, Jr., Chapter 13 Trustee, 401West A Street, Suite 1680, San Diego, CA 92101.

I served the document described as: **PERIODIC REPORT TO DEBTOR** enclosed in a sealed envelope with postage thereon fully prepaid in the United States mail to Debtor's Counsel based upon the address which is extracted from the last page of the Periodic Report To Debtor in the upper left hand corner.

I declare under penalty of perjury that the foregoing is true and correct.

Dated: 12/02/15
San Diego, CA

Frank Pizzo, for
Thomas H. Billingslea, Jr.,
Chapter 13 Trustee